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### **Amendments to the Claims**

Please amend the claims without prejudice as follows and consider the subsequent remarks. This listing of claims will replace all prior versions and listings of claims in the application.

### **Listing of Claims**

1. (Currently amended) A method for creating a customer account utilizing a network, comprising the steps of:

- (a) receiving an account application from a customer accessing a banking web site that is organized and presented to the customer, wherein the account application includes information relating to the customer and documentation relating to the customer;

wherein the banking website includes a plurality of category links displayed on the website, the category links including planting, growing, and harvesting,

wherein the planting link accesses a web page including fields for customer input that allow the customer to open a bank account,

wherein the growing link accesses a web page including fields for customer input that allow the customer to deposit or transfer funds into the bank account, and

wherein the harvesting link accesses a web page including fields for customer input that allow the customer to withdraw funds from or close the bank account.

- (b) utilizing a first computer, remote to the network, to create a profile remotely for the customer based on the account application received from the customer wherein the first computer is a personal computer of the customer;

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- (c) utilizing the first computer to create an account remotely for the customer and to cause a second computer within the network to create the account for the customer;
- (d) transmitting information relating to the remotely created profile and account from the first computer to **[[a]]** the second computer within the network;
- (e) generating a notification utilizing the second computer, wherein the notification indicates that the account has been created; and
- (f) transmitting the notification from the second computer to the customer.

2. (Canceled)

3. (Original) A method as recited in claim 1, further comprising the steps of associating an identifier with the created profile, generating information material for the customer utilizing the second computer, wherein the information material includes the identifier associated with the customer, printing the information material with the identifier using a printer coupled to the second computer.

4. (Original) A method as recited in claim 1, wherein the step of utilizing the first computer to create the profile for the customer further comprises the step of: generating an identifier associated with the customer utilizing the first computer.

5. (Original) A method as recited in claim 1, further comprising the step of associating the customer profile with the created account to identify the customer as an account holder of the account.

6. (Original) A method as recited in claim 5, wherein a plurality of customer profiles are associated with the created account.

7. (Previously presented) A method as recited in claim 1, wherein the information relating to the customer included in the account application includes at least one of personal information about the customer and employment history of the customer.

8. (Previously presented) A method as recited in claim 1, wherein the notification is transmitted to the customer in an electronic mail (e-mail) message.

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9. (Previously presented) A method as recited in claim 1, further comprising the step of inputting at least a portion of the information included in the account application into the first computer prior to generation of the customer profile.

10. (Original) A method as recited in claim 1, further comprising the step of storing the created profile and account in a database coupled to the first computer.

11. (Currently amended) A computer program embodied on a computer readable medium for creating a customer account utilizing a network, comprising:

- (a) a code segment for receiving an account application from a customer accessing a banking web site that is organized and presented to the customer, wherein the application includes information relating to the customer and documentation relating to the customer;  
  
wherein the banking website includes a plurality of category links displayed on the website, the category links including planting, growing, and harvesting,  
  
wherein the planting link accesses a web page including fields for customer input that allow the customer to open a bank account,  
  
wherein the growing link accesses a web page including fields for customer input that allow the customer to deposit or transfer funds into the bank account, and  
  
wherein the harvesting link accesses a web page including fields for customer input that allow the customer to withdraw funds from or close the bank account.
- (b) a code segment for utilizing a first computer, remote to the network, to create a profile remotely for the customer based on the account application received from the customer wherein the first computer is a personal computer of the customer;
- (c) a code segment for utilizing the first computer to create an account remotely

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for the customer and to cause a second computer within the network to create the account for the customer;

- (d) a code segment for transmitting information relating to the remotely created profile and account from the first computer to ~~[[a]]~~ the second computer within the network;
- (e) a code segment for generating a notification utilizing the second computer, wherein the notification indicates that the account has been created; and
- (f) a code segment for transmitting the notification from the second computer to the customer.

12. (Canceled)

13. (Original) A computer program as recited in claim 11, further comprising a code segment for associating an identifier with the created profile, a code segment for generating information material for the customer utilizing the second computer, wherein the information material includes the identifier associated with the customer, a code segment for printing the information material with the identifier using a printer coupled to the second computer.

14. (Original) A computer program as recited in claim 11, wherein the code segment for utilizing the first computer to create the profile for the customer further comprises a code segment for generating an identifier associated with the customer utilizing the first computer.

15. (Original) A computer program as recited in claim 11, further comprising a code segment for associating the customer profile with the created account to identify the customer as an account holder of the account.

16. (Previously presented) A computer program as recited in claim 11, wherein the information relating to the customer included in the account application includes at least one of personal information about the customer and employment history of the customer.

17. (Previously presented) A computer program as recited in claim 11, wherein the

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notification is transmitted to the customer in an electronic mail (e-mail) message.

18. (Previously presented) A computer program as recited in claim 11, further comprising a code segment for inputting at least a portion of the information included in the account application into the first computer prior to generation of the customer profile.

19. (Original) A computer program as recited in claim 11, further comprising a code segment for storing the created profile and account in a database coupled to the first computer.

20. (Currently amended) A system for creating a customer account utilizing a network, comprising:

- (a) logic for receiving an account application from a customer accessing a banking web site that is organized and presented to the customer using a garden metaphor, wherein the application includes information relating to the customer and documentation relating to the customer;

wherein the banking website includes a plurality of category links displayed on the website, the category links including planting, growing, and harvesting,

wherein the planting link accesses a web page including fields for customer input that allow the customer to open a bank account,

wherein the growing link accesses a web page including fields for customer input that allow the customer to deposit or transfer funds into the bank account, and

wherein the harvesting link accesses a web page including fields for customer input that allow the customer to withdraw funds from or close the bank account.

- (b) logic for utilizing a first computer, remote to the network, to create a profile remotely for the customer based on the account application received from the

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customer wherein the first computer is a personal computer of the customer;

- (c) logic for utilizing the first computer to create an account remotely for the customer and to cause a second computer within the network to create the account for the customer;
- (d) logic for transmitting information relating to the remotely created profile and account from the first computer to ~~[[a]]~~ the second computer within the network;
- (e) logic for generating a notification utilizing the second computer, wherein the notification indicates that the account has been created; and
- (f) logic for transmitting the notification from the second computer to the customer.

21. (Canceled)

22. (Previously presented) The computer program from claim 11, further comprising a code segment for performing third party payments on behalf of the customer utilizing the network, wherein performing third party payments comprises: permitting the selection of a payee from a list; receiving payment information about the customer; determining whether the payee and the customer each have an account with a common entity; and adjusting accounts of the customer and payee if it is determined that the payee and customer both have accounts with the common entity.

23. (Previously presented) The system from claim 20, further comprising logic for performing third party payments on behalf of the customer utilizing the network, wherein performing third party payments comprises: permitting the selection of a payee from a list; receiving payment information about the customer; determining whether the payee and the customer each have an account with a common entity; and adjusting accounts of the customer and payee if it is determined that the payee and customer both have accounts with the common entity.

24. (Previously presented) A method as recited in claim 1, further comprising the step of permitting the customer to subscribe to an investment fund utilizing the network.

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25. (Previously presented) A method as recited in claim 24, further comprising the step of permitting the customer to subscribe to an investment fund utilizing the network further comprises the steps of: receiving a request to subscribe to an investment fund from the customer utilizing the network; transferring funds from an account of the customer to an account of the investment fund upon receipt of the request; notifying a manager of the investment fund to enroll the customer in the investment fund; updating information stored in a database relating to the investment fund to reflect the enrollment of the customer into the fund; and permitting the customer to access at least a portion of the information stored in the database utilizing the network.

26. (Previously presented) A method as recited in claim 25, further comprising the steps of: receiving a request to redeem funds from the customer utilizing the network, notifying the manager of the investment fund of the request, updating information stored in the database relating to the investment fund to reflect the redemption of funds by the customer, and transferring funds from the account of the investment fund to the account of the customer.

27. (Previously presented) The system from in claim 20, further comprising logic for displaying a user interface to the customer following the garden metaphor, wherein a first set of activities for the customer is presented in the user interface as a planting section, a second set of activities for the customer is presented in the user interface as a growing section, and a third set of activities for the customer is presented in the user interface as a harvesting section.

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computer to create an account remotely for the customer and to cause a second computer within the network to create the account for the customer" as set forth in the amended claims.

The amended claims also clarify the issues raised in the first full paragraph on page 6 of the Office Action. The claims now set forth "utilizing a first computer, remote to the network, to create a profile remotely for the customer based on the account application received from the customer wherein the first computer is a personal computer; utilizing the first computer to create an account remotely for the customer and to cause a second computer within the network to create the account for the customer." Because these features are not shown or suggested in Weiss or the other references separately, they cannot be found in any proposed combination of references. Accordingly, Applicants respectfully request that the rejection based on 35 U.S.C. 103(a) be withdrawn.

#### Conclusion

All rejections having been addressed, Applicants submit that all pending claims are in condition for allowance. Applicants respectfully requests reconsideration of the rejected claims and that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at 612-607-7340.



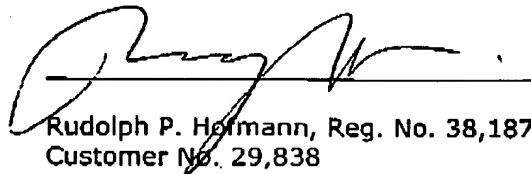
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If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Docket 60021-369201).

Respectfully submitted,



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